

Ask SHIP

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Mary Phillips

Q: I received a letter a couple of months ago stating I no longer automatically qualify for extra help paying for my Medicare Part D prescription drug plan, but I can't afford my premium and copays, what can I do.

A: This letter was sent out to many Medicare beneficiaries. An individual would automatically qualify for extra help if they met specific categories. These categories are as follows:

They have both Medicare and Medicaid (dual-eligible),

[Special Note For People Who Have Medicaid With A Spend-Down: Once you have met your spend-down and re-qualify for Medicaid, you will once again qualify for the extra help paying for your prescriptions]

They are part of the Medicare Savings Program (they get help paying for their Medicare premiums and/or co- pays from Medicaid), or

They have Medicare and receive Supplemental Security Income (SSI)

Those beneficiaries who are no longer in one of these categories were notified that they will not automatically qualify for extra help in 2008.

You may still qualify for extra help, even if you do not qualify automatically. You will need to complete an application for extra help. Applications were included in the letters informing beneficiaries they no longer automatically qualify. To speed up the determination process you may apply online at the Social Security website [HYPERLINK "http://www.ssa.gov" www.ssa.gov](http://www.ssa.gov).

To qualify a person must meet income and resources (assets) limits - annual income is less than \$15,840 for a single person (\$21,240 married couple) and resources less than \$11,990 for a single person (\$23,970 married couple).

Another option for assistance may be through the State Pharmaceutical Assistance Program (SPAP), known as HoosierRx. HoosierRx can help pay the monthly Part D premium for members enrolled in a Medicare Part D plan working with HoosierRx.

In order to be eligible you must:

- be an Indiana resident
- 65 years old or older
- have a yearly income of \$15,840 or less for a single person, or \$21,240 or less for a married couple living together
- have applied for the Extra Help through Social Security Administration (SSA) and received either a “Notice of Award” (stating that you are receiving partial extra help subsidy) or “Notice of Denial” (stating your resources are above the limit established by law) from SSA.

Companies offering Part D plans working with HoosierRx are as follows:

- AARP/United Healthcare
- Cigna Healthcare
- Coventry AdvantraRx
- First Health
- Humana
- MemberHealth
- Prescription Pathway
- SilverScript
- WellCare

To apply for HoosierRx or for more information call a HoosierRx representative at 1-866-267-4679 between 8 a.m. and 4:30 p.m. Eastern time or visit the website at <http://www.IN.gov/HoosierRx>

Address your questions to:

Ask SHIP
714 West 53rd Street
Anderson, IN 46013
Or HYPERLINK "http://www.Medicare.in.gov" www.Medicare.in.gov
1-800-452-4800

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIP sites.

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